

Summary of charges for the period
01 APR 2025 to 30 APR 2025
Metro Bank Community Account Statement

BIC: MYMBGB2L IBAN: GB74MYMB23058043753169



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

LIVERPOOL CANOE CLUB
1 SPRINGFIELD CLOSE
LIVERPOOL
L37 2LL

Metro Bank Community Account number	43753169
Sort code	23-05-80
Statement date	30 APR 2025
Overdraft limit	£0.00

The total of fees and charges for the account during this period is £0.00.

Your fees and charges for this period are as follows:

Monthly Maintenance fee	£0.00
Online Banking fee (if applicable)	£0.00
FX Platform monthly fee	£0.00
Setup fee	£0.00
Service charges	£0.00
Cash charges	£0.00
Transaction charges	£0.00
Post Office change giving charges	£0.00
Instant overdraft charges	£0.00
Interest charges	£0.00
Total Fees and Charges:	£0.00

Details of Transaction and Cash Charges

Transaction charges	Volume	Price (£)	Charge (£)
Outward Faster Payment SAMEDAY	14	0.30	4.20
Inward Payment	2	0.30	0.60
Sub Total	16		4.80
Less Free Transaction			4.80
Total transactions Charge			0.00

Statement number	40
Metro Bank Community Account number	43753169
Sort code	23-05-80



Cash charges	Amount (£)	% Charge	Charge (£)
Sub Total			0.00
Less Free Allowance			0.00
Total Cash transaction Charge			0.00

This document sets out the charges and interest that have accrued on your account within the above period. There are 5 types of charge:

1. 'Monthly maintenance fee' – please see the Community Account Important Information Summary for information on the monthly fee.
2. 'Transaction charges' – these are incurred when you make certain types of transaction – please see Community Account Important Information Summary for further details.
3. 'Cash charges' – incurred when you bank or withdraw cash – please see Community Account Important Information Summary for further details.

4. 'Instant Overdraft Charges' – these are incurred as follows:

- When a transaction creates or increases an instant overdraft – debit interest at 25% EAR* is charged and we may make a 'paid item charge'; and
- When we refuse to allow a transaction because it would have created or increased an instant overdraft – 'unpaid item charges' may be charged.

5. 'Agreed Overdraft Charges' – these are incurred when you use your agreed overdraft facility – debit interest (as set out in your agreed overdraft facility letter) is charged. Please see Community Bank Account Important Information Summary for any additional charges applicable to your account. Should you require information about the calculation of debit interest (if any) deducted from your account and detailed in this statement please contact us.

Should you have any queries regarding your statement or any transaction on your statement, we would love to hear from you. Please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit one of our stores.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

*EAR stands for Effective Annual Rate and illustrates what the interest rate on the overdraft would be if interest was charged and added to the amount owed once each year. It does not take into account fees and charges.

Metro Bank Community Account Statement

BIC: MYMBGB2L IBAN: GB74MYMB23058043753169



One Southampton Row
London WC1B 5HA
T: 0345 08 08 500
metrobankonline.co.uk

LIVERPOOL CANOE CLUB
1 SPRINGFIELD CLOSE
LIVERPOOL
L37 2LL

ACCOUNT NAME: LIVERPOOL CANOE CLUB

Your account summary

From: 01 APR 2025	To: 30 APR 2025	Account number	43753169
Opening balance	£12,040.18	Sort code	23-05-80
Total money in	£2,394.49	Statement number	40
Total money out	£2,747.51	Overdraft limit	£0.00
End balance	£11,687.16		

Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
	Balance brought forward			12,040.18
01 APR 2025	Outward Faster Payment CANAL RIVERS TRUST NAT WEST BANK PLC 8117438	210.00		11,830.18
01 APR 2025	Outward Faster Payment Keith Steer LLOYDS BANK PLC	260.00		11,570.18
02 APR 2025	Outward Faster Payment John G Allerton NA	55.00		11,515.18
02 APR 2025	Outward Faster Payment Mr Y Leungsangnam NA	55.00		11,460.18
02 APR 2025	Outward Faster Payment J and C Fay NA	55.00		11,405.18

Statement number	40
Metro Bank Community Account number	43753169
Sort code	23-05-80



Your transactions

Date	Transaction	Money out (£)	Money in (£)	Balance (£)
02 APR 2025	Outward Faster Payment Jackie Jenkins NA	55.00		11,350.18
02 APR 2025	Outward Faster Payment D. E. Perrin NA	55.00		11,295.18
02 APR 2025	Outward Faster Payment Terence Smith NA	100.00		11,195.18
02 APR 2025	Outward Faster Payment Keith Steer LLOYDS BANK PLC	137.51		11,057.67
02 APR 2025	Inward Payment PAYPAL		1,085.23	12,142.90
02 APR 2025	Inward Payment PAYPAL		1,309.26	13,452.16
14 APR 2025	Outward Faster Payment Stuart Toulson NA	55.00		13,397.16
14 APR 2025	Outward Faster Payment Keith Steer LLOYDS BANK PLC	450.00		12,947.16
17 APR 2025	Outward Faster Payment Christine Bond NA	360.00		12,587.16
28 APR 2025	Outward Faster Payment Local Solutions NA	100.00		12,487.16
29 APR 2025	Outward Faster Payment Keith Steer LLOYDS BANK PLC	800.00		11,687.16
	Closing Balance			11,687.16

Your deposit is classed as eligible for the Financial Services Compensation Scheme (FSCS) unless your account falls within the excluded deposits list in the FSCS Exclusions Sheet, which can be downloaded from our website:
<https://www.metrobankonline.co.uk/about-us/legal-information/>

Important Information about compensation arrangements.

Deposits held with us are covered by the Financial Services Compensation Scheme (FSCS), subject to eligibility criteria. We will provide you with an information sheet and exclusions list every year.

For further information about the compensation provided by the FSCS, refer to the FSCS website at www.FSCS.org.uk

We love to hear from you - if you have any queries regarding your statement or any transaction on your statement, please call us on 0345 08 08 500 (or +44 20 3402 8312 outside the UK), or visit your local store.

Calls to 0345 numbers will be charged at your local rate. Calls may be recorded for training or quality monitoring purposes.

Listening to you

If you have a problem with your agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not take up your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman.

Financial Services Compensation Scheme

Information Sheet



Protected

BASIC INFORMATION ABOUT THE PROTECTION OF YOUR ELIGIBLE DEPOSITS	
Eligible deposits in Metro Bank PLC are protected by:	The Financial Services Compensation Scheme ("FSCS") ¹
Limit of protection:	£85,000 per depositor per bank ² The following trading names are part of your bank: Metro Bank, RateSetter
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. ²
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ³
Reimbursement period in case of bank's failure:	20 working days. ⁴
Currency of reimbursement:	Pound sterling (GBP, £)
To contact Metro Bank PLC for enquiries relating to your account:	Metro Bank PLC One Southampton Row London WC1B 5HA
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Keep this in accordance with <https://www.prarulebook.co.uk/rulebook/Content/Chapter/213909/28-04-2023>

ADDITIONAL INFORMATION

¹ Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

² General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

Financial Services Compensation Scheme (*continued*)

ADDITIONAL INFORMATION (*continued*)

More information can be obtained under <http://www.fscs.org.uk>

³ Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.

EXCLUSIONS LIST

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund¹
 - public authority, other than a small local authority.
- (4) It is a deposit of a credit union to which the credit union itself is entitled.
- (5) It is a deposit which can only be proven by a financial instrument² unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the UK, Gibraltar or a Member State of the EU on 2 July 2014).
- (6) It is a deposit of a collective investment scheme which qualifies as a small company.³
- (7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁴
- (8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁵ – refer to the FSCS for further information on this category.
- (9) It is not held by an establishment of a bank, building society or credit union in the UK or, in the case of a bank or building society incorporated in the UK, it is not held by an establishment in Gibraltar.

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

¹ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded

² As listed in Part 1 of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

³ Under the Companies Act 1985 or Companies Act 2006

⁴ See footnote 3

⁵ See footnote 3